

United States Bankruptcy Court  
District of Nevada

In re:  
IRENE M SCHWARTZ-TALLARD  
Debtor

Case No. 25-11459-abl  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0978-2  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:**

Recip ID	Recipient Name and Address
db	+ IRENE M SCHWARTZ-TALLARD, 17 CAPRINGTON ROAD, HENDERSON, NV 89052-8716
12552491	+ DEPT OF EMPLOYMENT TRANING & REHAB, 500 EAST THIRD ST, Carson City, NV 89713-0001

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: notices@harkerlawfirm.com	Mar 20 2025 00:35:00	MICHAEL J. HARKER, 2901 EL CAMINO AVE., #200, LAS VEGAS, NV 89102
tr	+ EDI: BSDKROHN.COM	Mar 20 2025 04:29:00	SHELLEY D KROHN, PO Box 34690, LAS VEGAS, NV 89133-4690
ust	+ Email/Text: USTPRegion17.LV.ECF@usdoj.gov	Mar 20 2025 00:36:00	U.S. TRUSTEE - LV - 7, 300 LAS VEGAS BOULEVARD, SO., SUITE 4300, LAS VEGAS, NV 89101-5803
12552479	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 20 2025 00:37:00	AMERICAN HONDA FINANCE, Acct No xxxxx5515, PO BOX 6070, Cypress, CA 90630-6070
12552480	Email/Text: ebnbankruptcy@ahm.honda.com	Mar 20 2025 00:37:00	AMERICAN HONDA FINANCE, PO BOX 6070, Cypress, CA 90630-6070
12552481	+ EDI: BANKAMER	Mar 20 2025 04:29:00	Bank of America, Acct No xxxxxxxxxxxx5071, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
12552484	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 20 2025 00:36:00	Citizens Bank, Acct No xxxxxxxxxxxx6909, Citizens Bank, One Citizens Plaza 02903, Providence, RI 02903
12552485	+ Email/Text: AOBUSOfc@clarkcountynv.gov	Mar 20 2025 00:36:00	CLARK COUNTY ASSESSOR, C/O BANKRUPTCY CLERK, 500 S. GRAND CENTRAL PKWY, BOX 551401, Las Vegas, NV 89155-4502
12552486	+ Email/Text: Trbank@clarkcountynv.gov	Mar 20 2025 00:36:00	CLARK COUNTY TREASURER, C/O BANKRUPTCY CLERK, 500 S. GRAND CENTRAL PKWY, BOX 551220, Las Vegas, NV 89155-4502
12552482	+ EDI: CAPITALONE.COM	Mar 20 2025 04:29:00	Capital One, Acct No xxxxxxxxxxxx2080, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
12552483	+ EDI: CAPITALONE.COM	Mar 20 2025 04:29:00	Capital One, Acct No xxxxxxxxxxxx0374, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
12552487	+ EDI: WFNNB.COM	Mar 20 2025 04:29:00	Comenity Bank/Victoria Secret, Acct No xxxxxxxxxxxx5327, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
12552488	+ Email/PDF: creditonebknofications@resurgent.com	Mar 20 2025 00:39:17	Credit One Bank, Acct No xxxxxxxxxxxx8704,

District/off: 0978-2

User: admin

Page 2 of 2

Date Rcvd: Mar 19, 2025

Form ID: 309A

Total Noticed: 24

			Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
12552490	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 20 2025 00:38:07	Credit One Bank, Acct No xxxxxxxxxxxx9225, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
12552489	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 20 2025 00:38:48	Credit One Bank, Acct No xxxxxxxxxxxx7146, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
12552492	+ EDI: IRS.COM	Mar 20 2025 04:29:00	INTERNAL REVENUE SERVICE, PO BOX 7346, Philadelphia, PA 19101-7346
12552494	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 20 2025 00:36:00	Kohl's, Acct No xxxxxxxxxxxx2065, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
12552495	+ Email/Text: tax-bankruptcy@tax.state.nv.us	Mar 20 2025 00:37:00	NEVADA DEPT OF TAXATION, 555 E. WASHINGTON AVE #1300, Las Vegas, NV 89101-1046
12552496	EDI: PRA.COM	Mar 20 2025 04:29:00	Portfolio Recovery Associates, LLC, Acct No xxxxxxxxxxxxxxxx1220, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
12552497	EDI: PRA.COM	Mar 20 2025 04:29:00	Portfolio Recovery Associates, LLC, Acct No xxxxxxxxxxxxxxxx9444, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
12552498	+ Email/Text: bankruptcynotices@sba.gov	Mar 20 2025 00:36:00	SMALL BUSINESS ADMINISTRATION, 409 3RD ST SW FL 5, Washington, DC 20416-0002
12552499	+ Email/Text: ssa.bankruptcy@ssa.gov	Mar 20 2025 00:36:00	SOCIAL SECURITY ADMINISTRATION, 160 SPEAR STREET, SUITE 800, San Francisco, CA 94105-1545

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12552493	*+	INTERNAL REVENUE SERVICES, PO BOX 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

**Information to identify the case:**Debtor 1: **IRENE M SCHWARTZ-TALLARD**

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-5627

EIN: ---

Debtor 2:

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN: ---

EIN: ---

United States Bankruptcy Court: District of Nevada

Date case filed for chapter: 7 3/18/25

Case number: 25-11459-abl

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	IRENE M SCHWARTZ-TALLARD	
2. All other names used in the last 8 years		
3. Address	17 CAPRINGTON ROAD HENDERSON, NV 89052	
4. Debtor's attorney Name and address	MICHAEL J. HARKER 2901 EL CAMINO AVE., #200 LAS VEGAS, NV 89102	Contact phone (702) 248-3000 Email: <a href="mailto:notices@harkerlawfirm.com">notices@harkerlawfirm.com</a>
5. Bankruptcy trustee Name and address	SHELLEY D KROHN PO Box 34690 LAS VEGAS, NV 89133	Contact phone (702) 421-2210

For more information, see page 2 &gt;

Debtor **IRENE M SCHWARTZ-TALLARD**Case number **25-11459-abl**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	300 Las Vegas Blvd., South Las Vegas, NV 89101	Office Hours: 9:00 AM – 4:00 PM  Contact phone: (702) 527-7000  Date: 3/18/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 24, 2025 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 772 642 9683, and Passcode 4548176108, OR call 1 725 237 1887</b>  <b>For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a></b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 6/23/25</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	